## AMENDMENTS TO THE CLAIMS

This listing of claims replaces all prior versions, and listings, of claims in the application.

Claims 1-5 (Cancelled).

6. (Previously Presented) A method of joining a metal electrode to a circuit card having a joining surface of a material which diffuses with tin when heated, comprising:

forming a metal electrode comprising multiple metallic layers disposed on a substrate and including at least a first layer and a second layer, wherein

the first layer is the metallic layer most remote from the substrate, includes an outermost surface of the metal electrode, and contains tin as a principal constituent,

the second layer is in contact with the first layer and contains a metallic element which produces a eutectic reaction with tin, and

the melting point of the first layer is higher than the melting point of the second layer;

forming a circuit card by depositing a wiring layer on a base, the wiring layer having a joining surface of a material which diffuses with tin when heated;

bringing the first layer of the metal electrode into contact with the joining surface of the wiring layer of the circuit card; and

heating the metal electrode to a temperature at least equal to the lowest temperature at which a eutectic reaction occurs between the first and second layers, but lower than the melting point of the first layer, to join the metal electrode to the circuit card.

Claim 7 (Cancelled).